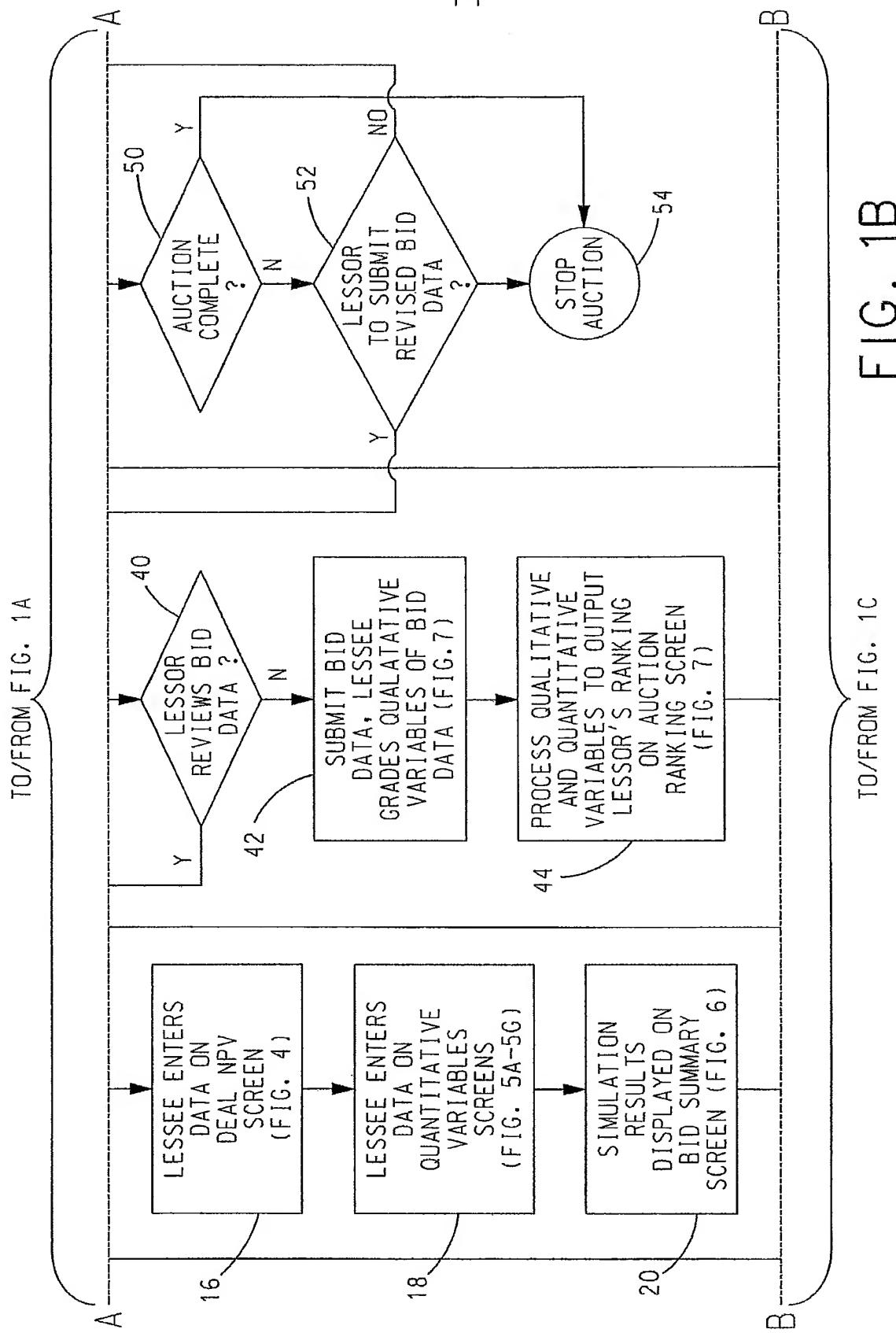


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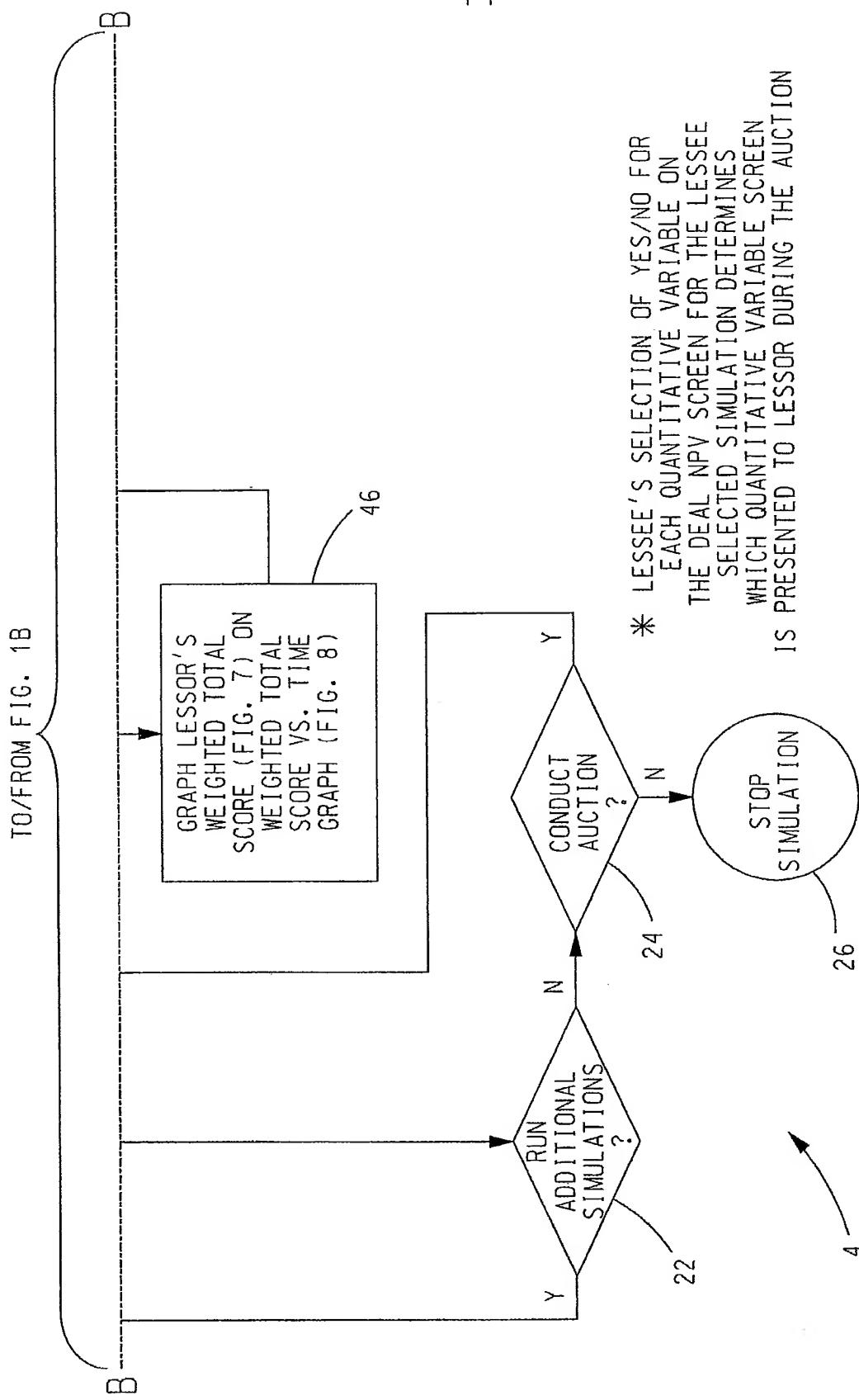


FIG. 1C

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## NPV RATIO SCORING

ANNUAL INCREMENTAL BORROWING RATE	12%	62
TERM (MONTHS)	36	64
ESTIMATED LEASE PAYMENTS	\$2786.11	66
TOTAL NPV	\$85,000	*
ACQUISITION COST	\$100,000	70
NPV RATIO	85%	72
FROM	TO	GRADE
1 95%	100%	F
2 90%	95%	D
3 88%	90%	C
4 86%	88%	B
5 85%	86%	B
6 84%	85%	B
7 83%	84%	A
8 0%	83%	A
9		
10		
NPV GRADE	B	*

<u>GRADE</u>	<u>SCORING VALUE</u>
A	4.0
B	3.0
C	2.0
D	1.0
F	0.0

FIG. 2

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QUALITATIVE LESSOR VARIABLES

90	94	96	98		100	106
			GRADE	RELATIVE WEIGHT		
TOTAL=100%						
1	ACCEPTABLE LOAN DOCUMENTS	A	60%	2.4		
2	PRIOR EXPERIENCE WITH LESSOR	B	20%	.6		
3	LESSOR REPUTATION	B	15%	.45		
4	KNOWLEDGE OF EQUIPMENT	F	0%			
5	PUBLIC COMPANY	F	0%			
6	VENDOR/LESSOR	D	5%	.5		
7	"		%			
8	"		%			
9	"		%			
10 LESSEE DEFINED VARIABLES:						
1			%			
2			%			
3			%			
4			%			
5			%			
TOTAL .....			100%	3.95		
					102	104

FIG. 3

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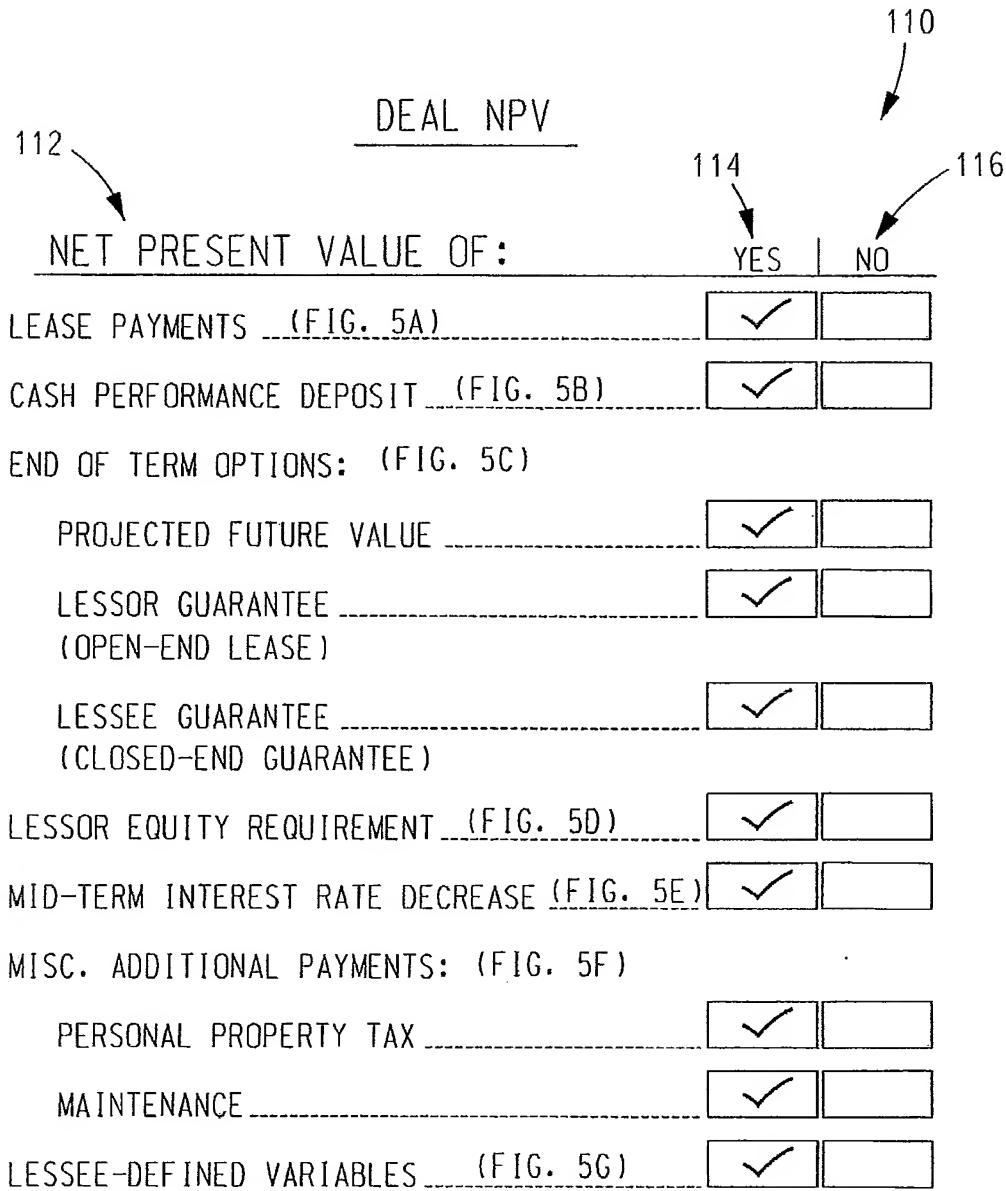


FIG. 4

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120 →

LEASE PAYMENTS

LEASE NPV COMPUTED 124 →  \*

LEASE TERM (MONTHS) →

EQUAL MONTHLY PAYMENTS →

OR 125 →

UNEQUAL MONTHLY PAYMENTS/MONTHS →  /   
ALL PAYMENTS ARE NET, IN ADVANCE →  /   
→  /   
→  /

INTERIM DAILY PAYMENTS →

FROM START TO COMMENCEMENT 130 →

LEASE START DATE →

LEASE COMMENCEMENT DATE →

128 →

132 →

FIG. 5A

140 →

CASH PERFORMANCE DEPOSIT

CASH PERFORMANCE DEPOSIT →

DATE OF DEPOSIT →

ESTIMATED DATE OF DEPOSITE RETURN →

NPV OF DEPOSIT →  \*

142 →

144 →

146 →

148 →

FIG. 5B

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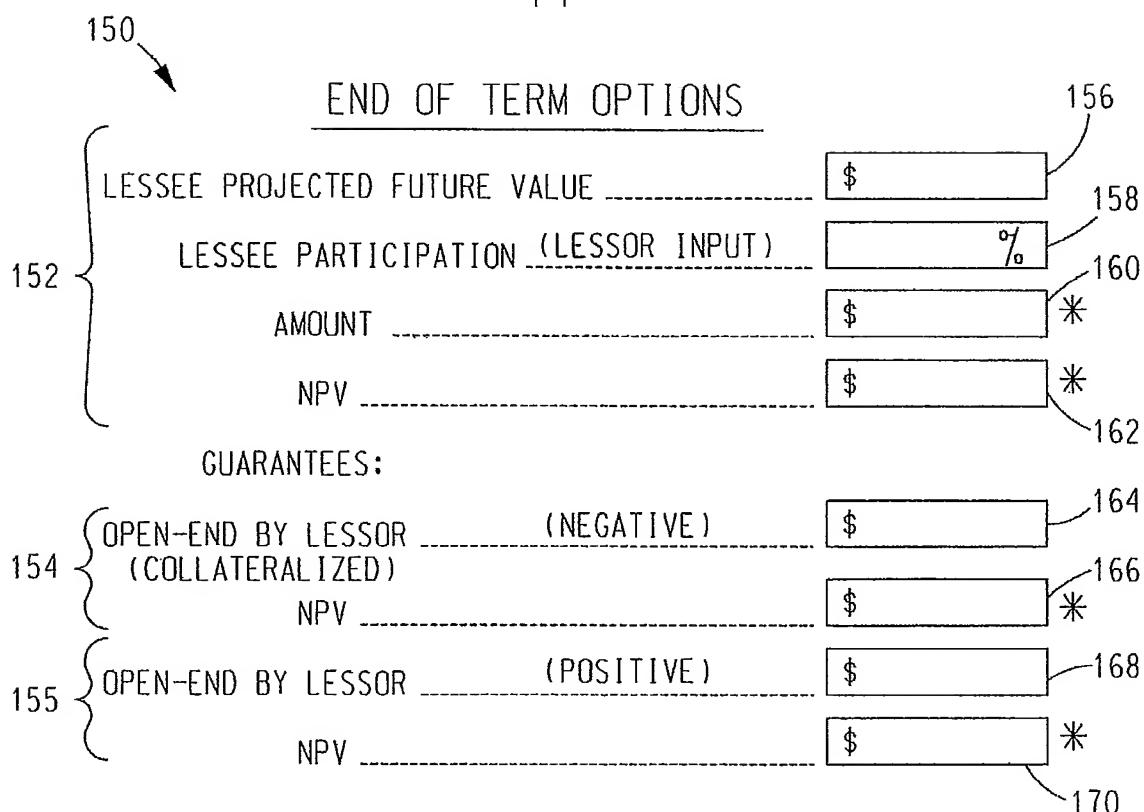


FIG. 5C

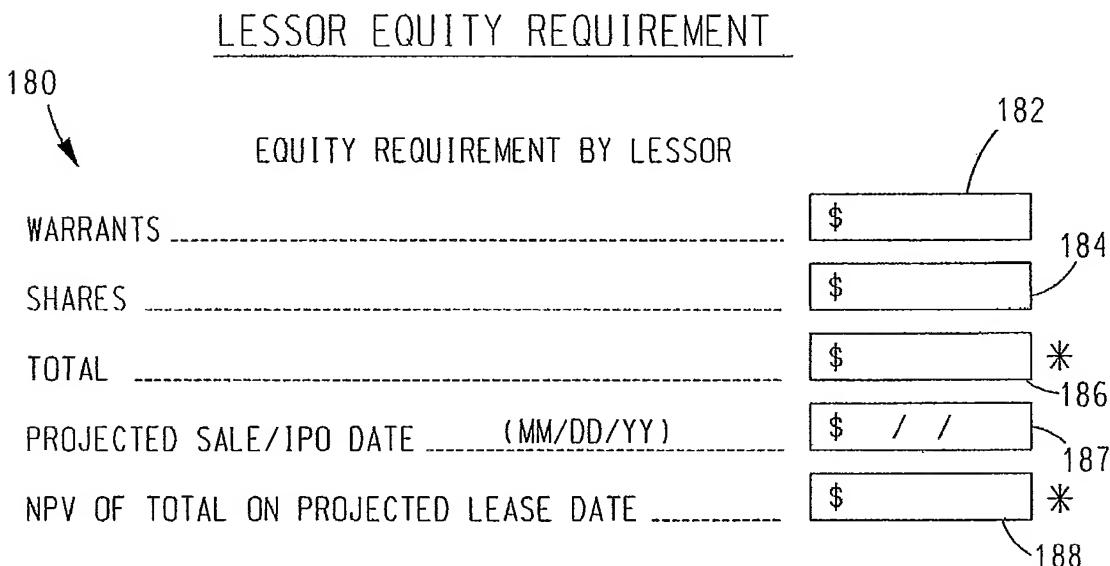


FIG. 5D

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14

190



MID-TERM INTEREST RATE DECREASE

BASE LOAN INTEREST (LESSOR INPUT)	<input type="text"/> %	192
PROJECTED INTEREST (LESSEE INPUT)	<input type="text"/> %	194
MID-TERM POINT (MM/DD/YY)	<input type="text"/> / /	196
ORIGINAL BALANCE	<input type="text"/> \$	198
NEW BALANCE	<input type="text"/> \$	200
GAIN	<input type="text"/> \$ *	202
LESSEE PARTICIPATION PERCENTAGE (LESSOR INPUT)	<input type="text"/> %	204
AMOUNT LESSEE PARTICIPATION	<input type="text"/> \$ *	206
NPV	<input type="text"/> \$ *	208

FIG. 5E

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14

220



### MISCELLANEOUS ADDITIONAL PAYMENTS

PERSONAL PROPERTY TAXES:	
MONTHLY BY LESSOR	(NEGATIVE) \$
NPV	\$
MONTHLY BY LESSEE (POSITIVE)	
NPV	\$

222

225

226

227

228

224

### MAINTENANCE:

MONTHLY BY LESSOR (NEGATIVE)	
NPV	\$
MONTHLY BY LESSEE (POSITIVE)	\$
NPV	

229

230

231

232

FIG. 5F

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240

LESSEE DEFINED VARIABLES

DESCRIPTION #1

242a

MONTHLY AMOUNT .....

 \$

244a

NPV .....

 \*

246a

DESCRIPTION #2

242b

MONTHLY AMOUNT .....

 \$

244b

NPV .....

 \*

246b

•  
•  
•

FIG. 5G

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250

BID SUMMARY

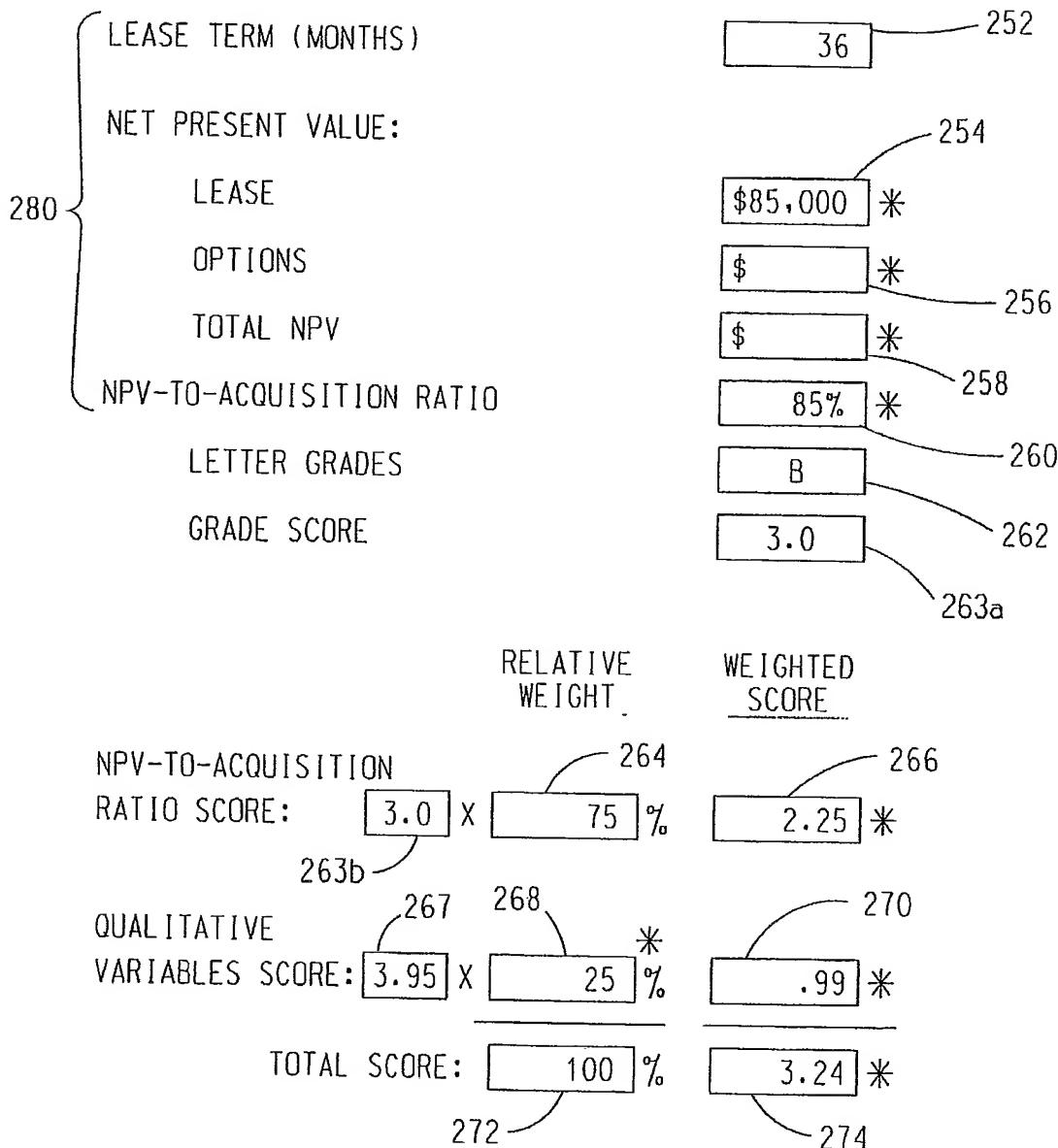


FIG. 6

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300 →  
 302 →

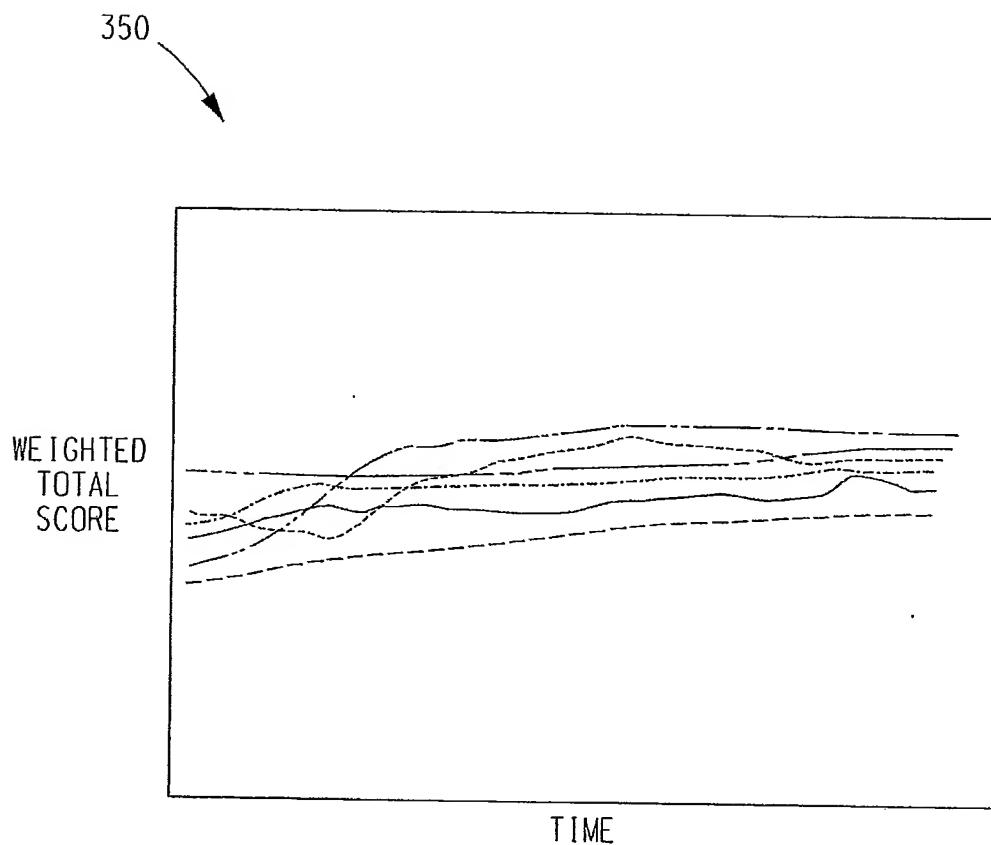
AUCTION RANKING

RANK (BY TOTAL SCORE)	CURRENT TIME		AM/PM	WEIGHTED		
	LESSOR NUMBER	LESSOR NAME		TOTAL NPV	RATIO	QUALITATIVE SCORE
1 *	3	ABC	*	*	*	*
2 *	5	DEF	*	*	*	*
3 *	1	GHI	*	*	*	*
4 *	4	JKL	*	*	*	*
5 *	6	MNO	*	*	*	*
6 *	2	PQR	*	*	*	*

304 →  
 306 →  
 308 →  
 310 →  
 312 →  
 320 →  
 322 →  
 324 →  
 326 →

FIG. 7

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LESSOR NO.	GRAPH LEGEND
1	(—)
2	(---)
3	(- - -)
4	(- - - -)
5	(- - - - -)
6	(- - - - - -)

FIG. 8